

AFTER RECORDING MAIL TO:

Horizon Bank
P.O. Box 580
Bellingham, WA 98227



200304100136
Skagit County Auditor

4/10/2003 Page 1 of 2 11:13AM

Loan No. 0550002521

Assessor's Parcel or Account Number:
4579-000-010-0009

Abbreviated Legal Description:
Lot 10 Centennial Grove

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, Horizon Bank hereby grants, assigns and transfers to
U.S. Bank N.A.

whose address is 4801 Frederica St. Owensboro, KY 42301

all beneficial interest under that certain Deed of Trust dated March 24, 2003, executed
by John W Smith and Joyce E Smith, husband and wife

to Westward Financial Services, Grantor,
March 25, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200303250092, Skagit County Records, State of Washington

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 10, "PLAT OF CENTENNIAL GROVE", as per plat recorded in
Volume 15 of Plats, page 26, records of Skagit County.
Washington. Situate in the City of Mount Vernon, County of
Skagit, State of Washington.

TOGETHER with the note or notes therein described or referred to, the money due and to become
due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

Loan No. 0550002521
Dated: March 28, 2003

LENDER:

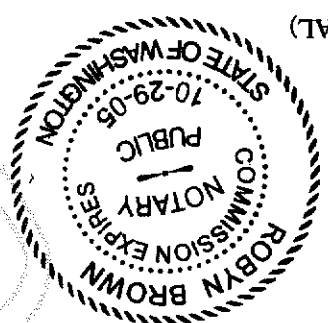
By: [Signature]
Authorized Officer

By: [Signature]
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

On 3-31-03

, before me, the undersigned Notary Public, personally appeared Nancy Graham and Dale Oliver, and personally known to me on the basis of satisfactory evidence to be the Vice President and Assistant Vice President authorized agents for the Lender that executed the within foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.



[Signature]
Robyn Brown
Notary Public for the State of Washington
Residing at Bellingham
My commission expires 10-29-2005

(OFFICIAL SEAL)